

**COMMONWEALTH OF KENTUCKY
PUBLIC PROTECTION CABINET
DEPARTMENT OF FINANCIAL INSTITUTIONS
AGENCY CASE NO. 2008-AH- 242**

SFP - 5 2008

IN THE MATTER OF:
AMERICARE INVESTMENT GROUP, INC.
901 W. BARDIN ROAD, SUITE 201
ARLINGTON, TX 76017

11486

AGREED ORDER

BACKGROUND AND FACTUAL FINDINGS

1. Americare Investment Group, Inc. ("Americare") is a company in the residential mortgage business and whose principal office is located at 901 W. Bardin Road, Suite 201, Arlington, Texas 76017.
2. The Department of Financial Institutions (the "Department") is the agency in Kentucky charged with the enforcement of KRS Chapter 286.8, the Mortgage Loan Companies and Brokers Act (the "Act").
2. On January 7, 2008, an examination was conducted into the condition, workings and affairs of Taylor, Bean & Whitaker Mortgage Corp.'s offices in Kentucky in order to determine whether: (1) it was in compliance with applicable laws and regulation; (2) its practices and policies had an adverse impact on prospective borrowers; and (3) it was being operated efficiently, fairly, and in the public interest.
3. In the course of that examination it was discovered that Americare violated Chapter 286.8 of the Kentucky Revised Statutes by employing or using an unregistered individual to originate loans in Kentucky. In addition, the company has never held any type of license with the Department in violation of KRS 286.8-030.

AGREEMENT AND ORDER

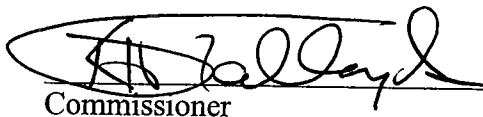
The Department of Financial Institutions and Americare, in the interest of economically and efficiently resolving the violations described in the foregoing Background and Factual Findings, agree as follows:

1. Americare agrees to pay a fine in the amount of Three Thousand Five Hundred Dollars (\$3,500) for the violations set forth above, which shall be made payable to the "Kentucky State Treasurer" and mailed to the Department of Financial Institutions, Attn: William Owsley, 1025 Capital Center Drive, Suite 200, Frankfort, Kentucky 40601.

2. In regard to this matter, Americare waives its right to demand a hearing, at which Americare would be entitled to legal representation, to confront and cross examine witnesses for the Department of Financial Institutions, and to present evidence on its own behalf. Further, Americare consents to and acknowledges the jurisdiction of the Department of Financial Institutions over this matter and that this Agreement is a matter of public record and may be disseminated as such.

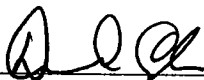
3. This Settlement Agreement shall constitute the Final Order in this matter.

IT IS SO ORDERED on this the 10th day of Sept, 2008.


Commissioner

Consented to:

This 11th day of September, 2008



David Coyle, Director
Division of Financial Institutions
Department of Financial Institutions

This ____ day of _____, 2008

America Investment Group, Inc.
By: 
Its: 